



Order Filed on December 17, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

50026

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Attorney for AmeriCredit Financial Services, Inc.,  
d/b/a GM Financial

In Re:

RICHARD T. DRUDE

Case No.: 19-19333

Adv. No.:

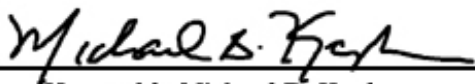
Hearing Date: 12-3-19

Judge: Michael B. Kaplan

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: December 17, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard T. Drude**

**19-119333(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., d/b/a GM Financial, with the appearance of Nicholas Fitzgerald, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134 (hereinafter the "vehicle").
2. The debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 11<sup>th</sup> day of each month, beginning with the 11-11-19 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
4. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard T Drude  
DebtorCase No. 19-19333-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db +Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comDenise E. Carlon on behalf of Creditor Citizens Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comJohn R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.comKevin Gordon McDonald on behalf of Creditor Citizens Bank, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.comMarguerite Mounier-Wells on behalf of Debtor Richard T Drude nadiafinancial@gmail.com,  
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Nicholas Fitzgerald on behalf of Debtor Richard T Drude Fitz2Law@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8